



June, 2000

Volume 149

Important Notice Regarding Renewal Changes

Self Certification

This renewal year the Missouri Real Estate Commission, with the encouragement of the Division of Professional Registration, is piloting a program of self-certification of continuing education hours. Instead of the renewal stating the hours completed and the hours still needed, it will require the licensee to certify that the appropriate continuing education requirements have been met. **A random audit will be conducted and a number of licensees will be required to provide evidence of completion at a later date. Should a licensee be unable to provide such evidence, discipline of the licensee will be sought.** Please locate copies of all continuing education certificates or waivers for this renewal period and keep them safe. **DO NOT SEND CERTIFICATES WITH YOUR RENEWAL APPLICATION.** If you are unable to locate your certificates, contact the course provider for a duplicate copy, as the Commission staff is unable to provide this information. Acceptable continuing education hours must be taken between July 1, 1998 and June 30, 2000 for brokers and October 1, 1998 and September 30, 2000 for salespersons.

NEW Licensees!!

Also as a reminder, new licensees are required by regulation to take the 12-hour **Missouri Real Estate Practice** continuing education course to renew their license. Effective October 1, 1998, any person who has been issued an original resident, nonresident or reciprocal broker or salesperson license must, prior to the expiration date of the license, satisfactorily complete twelve hours of continuing education instruction in a classroom course of study entitled "Missouri Real Estate Practice". **Again this is for licensees who attained a new license on or after October 1, 1998.** If you are unable to determine if this course applies to you, contact the Missouri Real Estate Commission at 573-751-2628.

Continuing Education Waivers/ Individual Requests

DO NOT include waiver requests (i.e. serious physical injury or illness, active duty in the armed services for an extended period of time, residence outside the United States, membership in the Missouri Bar, eighty years of age, etc. as set out in 4 CSR 250-10.010) or applications for Individual Requests for Continuing Education with your renewal application. These requests should be submitted to the Commission at P.O. Box 1339, Jefferson City, MO 65102 well in advance. You must receive written approval of your request from the Commission before you can submit your renewal application.

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MREC Newsletter is an official publication of the Division of
Professional Registration

2000 Holiday Schedule

The Missouri Real Estate Commission will be closed on these State of Missouri holidays:

Independence Day..... July 4
Labor Day.....September 4
Columbus Day..... October 9
Veterans Day.....November 10
Thanksgiving Day.....November 23
Christmas Day.....December 25

Information, Not Legal Advice

The Missouri Real Estate Commission staff is always ready and willing to provide assistance to licensees and the public.

However, that assistance must come only in providing information. The staff cannot provide interpretations of the license law or the regulations or advise callers on how to proceed in a particular situation.

The staff often receives requests for advice on contracts. They are unable to help with those requests. No staff person is licensed to practice law. Secondly, not even an attorney could give competent advice or an interpretation over the phone without having seen the contract itself. Third, the Commission is not authorized to give legal advice to anyone.

Having said that, the Commission staff can and do provide substantial assistance to licensees and the public by:

- ◆ Referring callers to relevant provisions of the license law and regulations;
- ◆ Describing the process for reinstating a lapsed or inactive license;
- ◆ Telling a licensee how much continuing education he or she is required to have to renew or reinstate a license;
- ◆ Mailing any of the Commission's information or application forms and answering any questions about them;
- ◆ Providing a list of approved schools with their address and telephone numbers;
- ◆ Explaining how to file a complaint with the Commission and sending a complaint form; and
- ◆ Giving out names and phone numbers of other agencies or organizations that might be of assistance to the caller.

Just as they can not interpret the license law and regulations or give advice, they cannot:

- ◆ Waive or modify any requirement of the license law or regulations;
- ◆ Assist in resolving disputes about commissions or fees; or
- ◆ Recommend a brokerage firm, a sales associate, or an approved school.

Obtaining Forms From the Web

If filing a change to your license status obtain the appropriate form(s) from the Division's web site at www.ecodev.state.mo.us/pr/. Using the scroll bar on the left, select "Get Acrobat". Follow the web page instructions to download the Acrobat Reader. From the Division's web page: 1. Select "Regulated Professions", 2. Select "Real Estate Agents, Brokers", 3. Select "Application Forms", 4. Select the appropriate form and print. You may also contact the Commission at 573-751-2628 or P.O. Box 1339, Jefferson City, MO 65102.

Outlook—ARELLO Real Estate Review

Outlook is a unique publication available to interested parties by subscription. It tracks specific regulatory developments and overall trends that affect your place in real estate.

Subscribers will receive six issues a year which include updates on what changes are coming and where to look next.

For more information you may contact ARELLO at Post Office Box 230159, Montgomery, Alabama 36123.

"Authorization To Show" Forms

Our examiners have recently examined "authorization to show" forms that indicate the licensee is acting as a transaction broker assisting the buyer. These forms authorize the licensee to show residential property and accept a commission from a seller but do not create any type of brokerage relationship with the seller. The forms in question appear to be derivatives of authorization to show forms for buyer's agents.

The problem with such a form is that the licensee assisting the buyer as a transaction broker has not overcome the presumption of the transaction broker status with the seller (339.720.2, RSMo). Since the licensee has not

overcome the presumption of transaction broker status with the seller and expects to receive compensation from the seller, the licensee **must** enter into a written transaction broker agreement with the seller. This form must currently comply with the statute (339.780.6) and will be required to comply with the proposed regulation (4CSR 250-8.090 (5) upon it becoming effective, July, 30, 2000.

To better illustrate this problem, consider the following example: A buyer has a transaction broker relationship established with the licensee. This buyer wants to view a FSBO property. The licensee assisting the buyer approaches the seller to show the property. The seller agrees to allow the licensee to show the property and pay a commission but refuses any representation. Since the licensee is presumed to be a transaction broker unless one of the criteria in section 339.720.2, RSMo have been met, the licensee is actually acting as a transaction broker for both the seller and the buyer. Also, since the seller will be paying the commission, the licensee must have a written transaction broker agreement with the seller.

Licensees are urged to review their forms to ensure compliance with statutes and regulations and to consult their attorney or forms provider with any questions. Our office has contacted some of the boards and associations to advise of necessary corrections to this form.

A properly worded "authorization to show" form is still appropriate for a licensee representing a buyer because the written buyer's agency agreement overcomes the presumption of transaction broker status with the seller (339.720.2 (3), RSMo) and leaves no presumed relationship.

MREC Gets New Licensure System

On September 23, 1999, the Division of Professional Registration converted to a new licensure system called PROMO. PROMO is an acronym which stands for "Professional Registration of Missouri", and was developed by IFMC (Iowa Foundation for Medical Care). PROMO is a software program with two components—a licensure system and a complaint/investigation/audit tracking system.

Licensees will see a change in their license number as the new system will assign a licensee a computer

generated license number. This number will be the year of licensure followed by a 6-digit number. Example: 1999134178. Please be sure to become familiar with your new number. Also be sure to have it available when signing up for continuing education.

Even though licensees are being issued computer generated license

numbers, Section 620.127 requires the Commission to include the Social Security number on all applications for license or renewal.



Distance Education Standards

This article is an update on a project that the Association of Real Estate License Law Officials (ARELLO) has just completed in the area of distance education, the resulting certification program, and the influence this work is having on real estate education in Missouri.

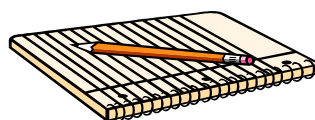
We are all familiar with the changing face of education—we pride ourselves in staying fluid enough to serve our communities and to make education accessible. In Missouri, excellent real estate education has been delivered for both pre-license and continuing education purposes. In Missouri we have been able to approve education experiences that were conducted with accountability and integrity. Our citizens have benefited from a more knowledgeable real estate industry and for this our educators can enjoy a good deal of the credit.

Over the last few years, it has become quite evident that technology is having and will continue to have a significant impact on education. Its impact on education delivery has been of particular concern as the Missouri Real Estate Commission has been approached by more and more program providers to approve seminars and courses offered in a variety of formats, everything from audio-only to on-line programs. Real estate regulators have researched distance education delivery and know that it has many strengths and can provide an excellent education experience when administered with integrity. They have also been exposed to enough to know that there are distance-delivered programs that claim to be educational and have very little, if any, integrity. A set of accepted standards by which to measure and evaluate these programs was needed. After an extensive search and many discussions with regulators from other states and provinces, and educators from various institutions, it was discovered that, apparently a comprehensive set of standards for distance education delivery did not exist.

Real estate regulators took their concerns to the Association of Real Estate License Law Officials (ARELLO) and received approval to expend funds from the Education and Research fund to hire a qualified consultant and to support a task force in developing standards for the approval of distance education. ARELLO has succeeded in this endeavor with the significant input and guidance of Dr. Robert Meyer, a Fulbright Scholar in Distance Education. By all reports ARELLO is quite proud of the results of the task force's extensive efforts. The Standards were completed last Fall, approved by ARELLO's Board of Directors, and made available for purchase.

An obvious compliment to this body of work was the creation of an ARELLO Distance Education Certification program. Applicants for certification will fill out a course-assessment document and will receive the benefit of the consultant's expertise to affirm or strengthen various aspects of their course. Certification has already been granted to a few courses since it was launched in January. Reports from the Certification Council and the course developers have been very supportive and complimentary of the process. Certified programs are to receive a prestigious recognition on ARELLO's website at www.arello.org, and will be entitled to display the Certification Council's logo on their course materials.

The Certification is proving very valuable, indeed. Well-designed distance education courses have legitimacy and serve a valuable purpose. It is important to evaluate these courses using a comprehensive and consistent set of criteria, i.e. ARELLO's Standards, to protect the quality of education that we have enjoyed to this date. Because in many cases it would require the services of a consultant who has particular knowledge of distance education delivery to measure a program's compliance with the Standards and because those services are available through ARELLO's Certification program, many jurisdictions are preparing to require that distance education courses have first attained ARELLO Certification before applying for approval from their regulatory body.



Presumption of Transaction Broker vs. Presumption of Buyer's Agency

When the transaction broker statutes became effective on January 1, 1999, the presumptive status also changed from buyer's agency to transaction broker. In the February of 1998 newsletter (Vol. 146), we discussed the presumption of buyer's agency in great length. When that article was written, many licensees began the practice of acting under the presumption of buyer's agency without a written buyer's agency agreement. The licensee would then enter into a buyer's agency agreement sometime prior to or in conjunction with the offer to purchase. Until the statute changed on January 1, 1999, this was an acceptable practice. The presumption of transaction broker status in section 339.720.2, RSMo (as revised 1/1/00), states that a licensee shall be considered a transaction broker unless one of the following conditions are met:

1. The designated broker enters into a written seller's agency or landlord's agency agreement with the party or parties to be represented pursuant to subsection 2 of section 339.780;
2. The designated broker enters into a subagency agreement with another designated broker pursuant to subsection 5 of section 339.780;
3. The designated broker enters into a written buyer's agency or tenant's agency agreement with the party or parties to be represented pursuant to subsection 3 of section 339.780;
4. The designated broker enters into a written agency agreement pursuant to subsection 7 of section 339.780;
5. The designated broker and the affiliated licensees are performing ministerial acts;
6. The designated broker enters into a written dual agency agreement with the parties pursuant to subsection 4 of section 339.780;
7. The designated broker is acting in a manner described in section 339.710 (19) (c) without proper notice of assumption of transaction broker status; or
8. The licensee is making a listing presentation, which might include pricing and marketing advice about a potential future transaction, to a customer in anticipation of entering into a signed agency brokerage service agreement as a direct result of the presentation.

The practice of acting as a buyer's agent without a written agreement for brokerage services is in violation of or at least in conflict with the current statutes.

We recognize that the statute, in section 339.770.3, RSMo, states that "Before or while engaging in any of the acts enumerated in section 339.010, except ministerial acts defined in section 339.710, a designated broker acting as a single agent for a buyer or tenant shall enter into a written agency agreement with the buyer or tenant." We further recognize that a court of law may consider the licensee to be an agent of the buyer or tenant due to the licensee's actions even if the licensee and the buyer or tenant have not entered into a written agency agreement. This article is meant to be a warning for licensees that have not ceased the practice of acting as a buyer's agent without a written agreement and entering into a written agreement subsequent to this activity but prior to an offer to purchase or lease. The Commission urges licensees to overcome the presumption of transaction broker status by entering into a written buyer's agency agreement prior to acting as a buyer's agent.

Commission Meeting Schedule

Licensees and members of the public are invited to attend the open session of any meeting. Dates and locations are:

Wednesday	August 2	Springfield
Friday	October 6	Lake of the Ozarks
Wednesday	December 6	Kansas City

The Art of Avoiding Misrepresentation

We all hear it constantly—the "M" word! Real estate agents seem to relish using the word "misrepresentation," and one can hear it almost anytime agents are talking among themselves. The word "misrepresentation" has become almost generic, and is used to describe almost anything the other agent did, that you didn't approve of.

However, it must be borne in mind that the term "misrepresentation" is a legal "term of art" and has a very specific definition. In fact, to make an allegation of misrepresentation stick in court, the Plaintiff

must plead and prove no less than nine separate elements of the “offense”. Not only that, but each of those nine elements must be proved by “clear and convincing evidence,” higher standard of proof than the “preponderance” test usually applied in civil court.

Traditionally, misrepresentation involved what may be referred to as the garden variety, outright lie. However, there are a number of other circumstances in which a misrepresentation can be made, which are not so blatant as the outright lie.

For example, a misrepresentation can be made negligently. That is, an agent can make a statement he/she believes is true, but the agent has not verified the information first, and happens to be wrong. Because there is a legal duty to provide reliable information to a client, the agent is guilty of negligent misrepresentation. To quote a recent court decision, “When a broker speaks, he has a duty to provide reliable information”.

Unfortunately, many agents seem to believe they must be omniscient-all knowing-in every transaction. They are terrified to utter those three little words, “I don’t know”. Thus, they allow their highest-liability item-their mouth-to get other parts of their anatomy in trouble! No matter what their I.Q., no matter how worldly-wise the agent may be, no agent can answer every question correctly, nor should he/she try. I am here to tell you that it is O.K. to say, “I don’t know”. You will never be sued for saying “I don’t know”.

I will now share with you the very essence of the Art of Avoiding Misrepresentation. Please take careful notes, as this principle was divined as a result of performing hundreds of “license-economies”. The best way to avoid making a misrepresentation is to make no representations at all!

Allow me to demonstrate this principle in practice:

Q: Is this house on sewer, or on a septic system?

A: I believe it is on sewer, because the seller told me so. However, there is only one way to find out for sure, and that is to have a “dye test” performed. I will be happy to help you arrange for a licensed plumber of your choice to perform such a test, at your expense.

Q: Under what circumstances could the lender call this loan immediately due and payable?

A: Well, I am not a loan officer, but I am sure that Suzi, the loan officer for the Lender, would be happy to explain this to you. I’ll make an appointment for you to talk to her.

With practice, you can learn to easily avoid answering almost any question! (Which qualifies you to run for public office!) If the party you are dealing with doesn’t take your advice to seek professional consultation, be sure to make a note of that fact in your file. For example, “3/27/99-Buyer asked about 100% copper wiring; recommended that she hire electrician to verify; she doesn’t want to spend the money.” This type of “business record” in your file can go a long way toward insulating you from liability.

Another way to avoid the need to make representations is to recommend a thorough home inspection by a licensed, bonded and insured home inspection service. Even if you have to pay for it yourself, consider it an insurance policy to cover your peace of mind. Do not forget to recommend a home warranty! It is another form of inexpensive insurance to protect both you and your client.

And hey! Let’s be careful out there!

Robert N. Bass, Esq. (Reprinted with the permission of Robert N. Bass)





Disciplinary Actions



Charles Burt School of Real Estate Joplin, MO

The MREC revoked the accreditation of Charles Burt School of Real Estate on December 1, 1999. By Settlement Agreement with the MREC, the accreditation revocation was stayed on February 1, 2000, and the school was placed on probation through June 30, 2001.

Violation: 4 CSR 250-7.010(1) (C)

Burt failed to attend, and/or failed to have an accredited instructor attend, the annual educators' meeting held by the MREC.

Crawford, Dennis Barnhart, MO

By order of the MREC, Mr. Crawford was issued a probated real estate salesperson license on February 8, 2000. The license will remain on probation until Mr. Crawford completes his criminal probation or until March 16, 2003, whichever is earlier.

Violations: 339.100.2 (15) and (17), RSMo.

Mr. Crawford pled guilty and received a suspended execution of sentence on March 16, 1998, to one count of felony D.W.I. – Persistent Offender.

Estep, Samuel Sunday St. Louis, MO

By order of the MREC, Mr. Estep was issued a probated real estate salesperson license. Probation began on November 18, 1998 and is scheduled to run through November 18, 2001.

Violation: 339.100.2 (17), RSMo.

Mr. Estep pled guilty on December 19, 1997, to two counts of possession of a controlled substance.

Fowler, Richard Allen St. Louis, MO

By joint stipulation with the MREC, Fowler's salesperson license was placed on 30 days suspension, starting October 1, 1999 to October 31, 1999, followed by two (2) years probation, October 31, 1999 to October 31, 2001.

Violations: 339.100.2 (18), RSMo 1994.

While acting as a buyer's agent, Mr. Fowler signed the buyers' names to an inspection resolution form

after the transaction had closed, and backdated it, without the buyers' permission. Mr. Fowler signed a listing agent's name to a lead-based paint disclosure form and backdated it, without the agent's permission. Mr. Fowler also placed the initials of a buyer on a lead-based paint disclosure form, without the buyer's permission.

Hackley, Mitchell L. Independence, MO

By order of the MREC, Mr. Hackley was issued a probated salesperson license on March 30, 2000. Mr. Hackley's license will remain on probation till March 30, 2005, or until the completion of his criminal probation, whichever is earlier.

Violations: 339.100.2 (15), (17) and (18), RSMo.

Mr. Hackley pled guilty on July 15, 1996, to one count of burglary in the second degree and one count of stealing.

Hines, Sharon K. La Plata, MO

By settlement agreement with the MREC, Ms. Hines' license was placed on six months suspension, which was stayed, and her license was placed on two years probation starting May 22, 1999 to May 22, 2001.

Violations: 339.100.2 (11), (14), and (15), RSMo 1994.

Ms. Hines performed property management services without the knowledge and supervision of her broker. Ms. Hines accepted a commission or other valuable consideration from someone other than the broker with whom she was associated for the performance of real estate activity. Ms. Hines negotiated the sale of property after her salesperson license expired, therefore, engaging in unlicensed real estate activity.

Hunt, Danny G. Columbia, MO

By Settlement Agreement with the MREC, Hunt's license is placed on probation for one year starting February 5, 2000 through February 5, 2001.

Violation: 339.100.2(2), RSMo 1994.

Hunt failed to properly review a completed Seller's Property Disclosure, allowing the omission of material facts concerning the property.

**Johnson, David L.
Fredericktown, MO**

By Joint Stipulation with the MREC, Johnson was issued a probated salesperson license. Johnson was issued a license on January 6, 2000, and probation shall run concurrent with his criminal probation.

Violation: 339.100.2, RSMo 1994.

On October 19, 1995, Johnson pled guilty to the charge of possession of a controlled substance, a class C felony, in the Circuit Court of Madison County, Missouri. On May 9, 1997, Johnson pled guilty to the charge of delivery of a controlled substance, a class B felony, in the Circuit Court of St. Francois County, Missouri.

**Offutt, Donna E.
Cameron, MO**

By settlement agreement with the MREC, Ms. Offutt's license was placed on two years probation starting May 9, 1998 through May 9, 2000.

Violations: 339.100.2 (1), (3), (14) and (18), RSMo.

Ms. Offutt rented property without first obtaining a written property management agreement. Without a written property management agreement, Ms. Offutt could not give a copy of the agreement to the owner, or retain a copy for herself. Ms. Offutt failed to maintain an escrow account for the rent collected and failed to remit monies to the owner of the property in a timely manner.

**Perryman, Daniel S.
Springfield, MO**

By order of the MREC, Mr. Perryman was issued a probated salesperson license on March 30, 2000. Mr. Perryman's license will be on probation to March 30, 2005, or until the completion of his criminal probation, whichever is earlier.

Violations: 339.100.2 (15) and (17), RSMo.

On April 9, 1998, Mr. Perryman pled guilty to one count of felony possession of a controlled substance. He received a suspended imposition of sentence and was placed on five years probation.

**Rich, Gregory
Belton, MO**

By order of the MREC, Mr. Rich was issued a probated real estate salesperson license on February 9, 2000 with special conditions.

Violations: 339.100.2 (2), (6), (15), (18), and (19), RSMo.

On or about December 13, 1988, Mr. Rich's broker license in the state of Alaska was suspended and a surety fund disbursement was made because of a complaint filed against him with the Alaska Real Estate Commission. The suspension was for a period of two years or until he repaid the surety fund disbursement. Mr. Rich has failed to make restitution, therefore, his Alaska real estate license remains suspended.

**Smith, Karl D.
Maryville, MO**

By joint stipulation with the MREC, Mr. Smith's license was placed on probation for one year, starting December 13, 1999 to December 13, 2000.

Violation: 339.100.2 (14), RSMo 1994.

On July 10, 1998 and November 23, 1998 written requests for information were mailed to Mr. Smith by MREC staff. Mr. Smith failed to respond to both requests. Mr. Smith changed his business and/or home addresses and failed to notify the MREC within 10 days after the change in address became effective.

**Williams, Jared L.
West Plains, MO**

By Joint Stipulation with the MREC, Mr. Williams' license was placed on probation for three years starting October 29, 1999 to October 29, 2002, with special conditions.

Violations: 339.100.2 (6), (13), (14), RSMo 1994.

Mr. Williams showed property without the knowledge or permission of the listing broker. He continued to negotiate the purchase of property when both the buyer and seller were subject to exclusive agency agreements with other real estate brokers.

Correction Notice: Our February issue of the Newsletter incorrectly ran text on our recent statute revisions. 339.755 (5) should have read—A transaction broker has no duty to conduct an independent investigation of the buyer's financial condition.

Polybutylene Plumbing

If you purchased a house, mobile home or other structure in the United States after August 21, 1995, and if that structure contained plumbing composed of polybutylene pipe with plastic or metal insert fittings ("PB plumbing") when you purchased it, this Notice is directed to you. The PB plumbing must have been installed between January 1, 1978 and July 31, 1995.

If you have PB plumbing, you may be entitled to free replacement of your plumbing if it has leaked in the past, or leaks in the future.

Identifying Polybutylene Pipe

- PB pipe is a non-rigid, sometimes curved, usually gray (or possibly silver or black) plastic pipe used in water supply plumbing systems.
- When used in the underground service from the water company, PB pipe is blue, gray or black.
- PB pipe is not used for drains, waste or vent piping.
- PB pipe is not PVC or CPVC which is a rigid white or off-white plastic pipe.

To find out if you may be eligible, please call a Consumer Plumbing Recovery Center (CPRC) representative at 1-800-392-7591.

**MISSOURI REAL ESTATE COMMISSION SCHOOLS
PO BOX 1339
JEFFERSON CITY MO 65102
573-751-2628 or www.ecodev.state.mo.us/pr/**

Schools listed below are approved to offer prelicense courses, continuing education courses, or both. The letters right of the telephone number indicate the school is approved to offer salesperson prelicense courses (S), broker prelicense courses (B), continuing education courses (C), or Missouri Real Estate Practice course for new licensees (I). *Contact schools for class locations.* This information is subject to change without notice.

Action School of Real Estate
452 W Battlefield
Springfield, MO 65807
LaVern Kohl S/B/I
417-882-2449/Fax 417-882-6342

American School of Real Estate
11737 Administration Drive
St. Louis, MO 63146
Richard S. Linkemer S/B/C/I
314-997-3331/Fax 314-997-4123
(Correspondence)

Asset Preservation, Inc.
8700 Auburn-Folsom Road, Ste.
600
Granite Bay, CA 95746
Lynda Essex C
916-791-5991 or 800-282-1031
Fax 916-791-6003

Belleville Area Association of
REALTORS
3515 North Belt West
Belleville IL 62226
Jean Buck C
618-277-1980/Fax 618-235-6793

BOMA International
1201 New York Avenue NW, Ste.
300
Washington DC 20005
Patricia Areno C
202-408-2689/Fax 202-682-5934

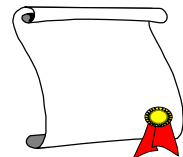
BOMA of Metro St. Louis
7745 Carondelet Avenue #308
St. Louis, MO 63105
Lawrence Weintraub C
314-721-0500x202/ Fax 314-991-3577

Cape Girardeau Missouri
School of Real Estate
230 N Sprigg
Cape Girardeau, MO 63701
Thomas L. Meyer S/B
573-334-2875/Fax 573-334-2878

Career Education Systems, Inc.
8600 Ward Parkway Centre, Ste.
1130
Kansas City, MO 64114
Mark R. Barker S/B/C/I
816-444-7277 or 800-748-7715
Fax 816-444-4340

Career Visions Real Estate
School and Seminars
3610 Buttonwood, Ste. 200
Columbia, MO 65201
Loretta L. Everhart S/B/C/I
573-886-8960/Fax 573-886-8901

Charles Burt School of Real Estate
1010 E 20th Street
Joplin, MO 64804
C Allyn Burt S
417-782-1234/Fax 417-782-7822



Coldwell Banker Residential
Brokerage
530 Maryville Centre Drive, Ste
450
St. Louis, MO 63141
Patricia Hutton I
314-878-6020/Fax 314-878-5773

Colliers Turley Martin
34 North Meramec, Ste. 500
St. Louis, MO 65105
Rita Speichinger C
314-862-7100/Fax 314-862-1648

Commercial Investment Real Estate
Institute
430 N Michigan Avenue
Chicago, IL 60611-4072
Lori Raymond C
312-321-4473/Fax 312-321-4530

Corky Hyatt Seminars
8000 W 110th Street
Overland Park, KS 66210
Corky Hyatt I
913-469-0400/ Fax 913-469-0467

3D Career Development Co LLC
310 Monroe Street
Jefferson City, MO 65101
Sherry Mariea C
573-635-9236/800-769-9695
Fax 573-635-7425

Doerhoff Education Services
PO Box 954
Chesterfield, MO 63006
Gary Doerhoff C
800-322-8661/Fax 314-514-7927

East Central College
PO Box 529
Union, MO 63084
Roger Lawrence S
636-583-5193/Fax 636-583-1897

Executive Institute of Real Estate
2634 W Roxbury
Springfield, MO 65807
James P. Morgan S/B/C
417-886-9938/Fax 417-886-9938

Greater St. Louis Appraisal Institute
12131 Dorsett Road #206
Maryland Heights, MO 63043
Cathy Mifflin C
314-298-7771/Fax 314-298-8783

Greater Springfield Apartment &
Housing Association
1131 W Battlefield
PO Box 10945
Springfield, MO 65808
Lynn Richards-Ludwig C
417-883-4942/Fax 417-890-0847

Greater Springfield Board of
REALTORS
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St. Louis, MO 63043
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Home Builders Association of
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600 E 103rd Street
Kansas City, MO 64131
Ben Underwood C
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Independence Adult & Community
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Independent Career Institute
1830 Craig Park Court, Ste. 104
St. Louis, MO 63146
Robert W. McCauley S/B/C/I
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Institute of Real Estate Management
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J C Nichols Real Estate Academy
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Overland Park, KS 66212
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7127 W 110th Street
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Johnson County Board of
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Overland Park, KS 66210-1299
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Lifetime Learning
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Opportunity Council
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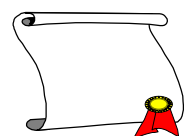
Missouri Real Estate School
2370 North Highway 67
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Missouri Southern State College
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